

From: "John Casebier" <jcasebier@fcbflorida.com> on 04/06/2004 04:10:58 PM
Subject: Regulation BB - Community Reinvestment Act

In response to the CRA regulations proposal of FIL-15-2004, I urge you to support the amendment of the definition of a "small bank" from \$100 to \$300 million to a level of not less than \$500 million. Over my career I have had the opportunity to work in both large regional banks and community banks and have firsthand knowledge of the regulatory burden with which each entity must comply. The community bank's success depends on its successful integration into the community and therefore must comply as a matter of practice. The regulatory burden of proving our success, not the actual implementation, therefore becomes a financial hardship for banks under \$500 million. Your support of this proposal as well eliminating the consideration of holding company assets is imperative.

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